

HOW TO SPOT A FLOOD-DAMAGED CAR

Recent floods and hurricanes have left a considerable sum of flood-damaged vehicles. A vehicle submerged in water has sustained severe damage, especially when water enters the passenger compartment. Modern vehicles with electronics are particularly at risk as damaged computer chips may result in damage to the engine. While cleaning a vehicle may improve the appearance, molds and residues may remain. These “cleaned” vehicles are finding their way back into the stream of commerce.

It is not illegal to sell a vehicle with flood damage. The problem is to know what you are buying. Many states do not have flood-damage brands on their titles. Some states brand the titles as “rebuilt.” Even looking at the title is not always helpful either. Unscrupulous sellers may “wash” the title of a flood-damaged or rebuilt vehicle by re-titling the vehicle through several states to remove a flood brand. TxDOT has a website that prospective buyers can check vehicles to see if the car is listed as a flood-damaged unit <http://www.dot.state.tx.us>

There is no sure method to test for flood damage. While these inspection suggestions will not detect flood damage in every case, the use of this checklist will reduce the chances of buying a water-logged vehicle.

- Have a reputable mechanic inspect the vehicle.
- Be extremely careful when buying a car with a "rebuilt" brand on the title; some consumer advocates say avoid them altogether.
- Look under carpets to see if the floor is wet, damp or muddy.
- Check for musty or recently shampooed carpet.
- Check under the floorboard carpet for water residue or stain marks from evaporated water not related to air-conditioning pan leaks.
- Check the seat-mounting screws to see if there is any evidence of rust or that they were removed to dry the carpets.
- Check for rust on screws in the console or other areas where the water would normally not reach unless submerged.
- Look for rusting on the inside of the car and under interior carpeting and visually inspect all interior upholstery and door panels for any evidence of fading.
- Examine the interior and the engine compartment for

evidence of water and grit from suspected submersion.

- Check under the dashboard for dried mud and residue, and note any evidence of mold or a musty odor in the upholstery, carpet or trunk.
- Check the rubber drain plugs under the car and on the bottoms of doors. If they look as if they have been removed recently, it might have been done to drain floodwater.
- Inspect the undercarriage of other components for evidence of rust and flaking metal that would not normally be associated with late model vehicles.
- Check for mud or grit in alternator crevices, behind wiring harnesses and around the small recesses of starter motors, power steering pumps and relays.
- Complete a detailed inspection of the electrical wiring system, looking for rusted components, water residue or suspicious corrosion.
- Inspect lights; a water line may show on the lens or the reflector.
- Look for mud and debris in difficult-to-clean places, such as the gaps between panels in the trunk and under the hood, and on the bottom edges of brackets or panels where it couldn't naturally settle.

- Check the vehicle's title history, it may state whether it has sustained flood damage.
- Be careful of vehicles that have been titled several times over a short period.
- Look for an insurance company's name on the title history.
- Check to see if vehicle has been titled or registered in a flood-affected area.
- Check the NICB lists for vehicles affected by Hurricanes Katrina and Rita.
www.nicb.org/cps/rde/xchg/SID-4031FE9B-B6E4B588/nicb/hs.xsl/79.htm.

FOR INFORMATION OR HELP

The TxDOT Motor Vehicle Division licenses and regulates dealers and helps resolve disputes about vehicle sales and warranties under the Lemon Law.

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